

Information to identify the case:

Debtor 1	<u>Anthony J. Palombo Jr.</u>	Social Security number or ITIN	xxx-xx-8224
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cathy M. Palombo</u>	Social Security number or ITIN	xxx-xx-8431
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-20828-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony J. Palombo Jr.

Cathy M. Palombo

5/13/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony J. Palombo, Jr.
Cathy M. Palombo
Debtors

Case No. 17-20828-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony J. Palombo, Jr., Cathy M. Palombo, 515 Crestview Drive, Pittsburgh, PA 15239-1705
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
14661396	UPCI Cancer Services, PO Box 1123, Minneapolis, MN 55440-1123
14640928	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14387336	+ UPMC HEALTH SERVICES, PO BOX 371472, Pittsburgh, PA 15250-7472
14661397	UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123
14661398	UPMC St Margaret, PO Box 1123, Minneapolis, MN 55440-1123
14661395	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2022 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2022 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 14 2022 03:43:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14387329	+ Email/Text: bncnotifications@pheaa.org	May 13 2022 23:45:00	AES/PHEAA, PO BOX 61047, Harrisburg, PA 17106-1047
14387330	+ EDI: GMACFS.COM	May 14 2022 03:43:00	ALLY, PO BOX 9001951, Louisville, KY 40290-1951
14385040	EDI: GMACFS.COM	May 14 2022 03:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14382629	EDI: AIS.COM	May 14 2022 03:43:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
14672097	+ Email/Text: kbarkley@bernsteinlaw.com	May 13 2022 23:45:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
15083944	Email/Text: ECMCBKNotices@ecmc.org		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 13, 2022

Form ID: 3180W

Total Noticed: 27

14387331	+ EDI: IIC9.COM	May 13 2022 23:45:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
		May 14 2022 03:43:00	IC SYSTEMS, PO BOX 64378, Saint Paul, MN 55164-0378
14416827	+ Email/Text: bncnotifications@pheaa.org	May 13 2022 23:45:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14423255	+ Email/Text: ebnpeoples@grblaw.com	May 13 2022 23:45:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14387332	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2022 23:45:00	SELECT PORTFOLIO SERVICING, PO BOX 65450, Salt Lake City, UT 84165-0450
14375264	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2022 23:45:00	SELECT PORTFOLIO SVCING, PO BOX 65250, Salt Lake City, UT 84165-0250
14387334	+ EDI: AMSHER.COM	May 14 2022 03:43:00	TMOBILE, c/o AMSHER COLLECTION, 4524 SOUTH LAKE PARKWAY, SUITE 15, Birmingham, AL 35244-3271
14387335	+ Email/Text: bankruptcydepartment@tsico.com	May 13 2022 23:45:00	TRANSWORLD SYSTEMS INC., PO BOX 15520, Wilmington, DE 19850-5520
14672076	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2022 23:45:00	U.S. Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14387338	+ EDI: VERIZONCOMB.COM	May 14 2022 03:43:00	VERIZON, C/O BANKRUPTCY DEPARTMENT, 500 TECHNOLOGY DRIVE, SUITE 550, Saint Charles, MO 63304-2225
14638495	+ EDI: AIS.COM	May 14 2022 03:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank, National Association, as Trustee for th
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14387333	*+	SELECT PORTFOLIO SVCING, PO BOX 65250, Salt Lake City, UT 84165-0250
14387337	*	UPMC HEALTH SERVICES, PO BOX 371472, Pittsburgh, PA 15250-7472

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 13, 2022

Form ID: 3180W

Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Defendant Ally Financial serviced by Ally Servicing LLC brett.solomon@solomon-legal.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association, as Trustee for the EMC Mortgage Loan Trust 2002-B, Mortgage Pass-through Certificates Series 2002-B bnicholas@kmlawgroup.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association, as Trustee for the EMC Mortgage Loan Trust 2002-B, Mortgage Pass-through Certificates Series 2002-B mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rebecca Solarz	on behalf of Creditor U.S. Bank National Association, as Trustee for the EMC Mortgage Loan Trust 2002-B, Mortgage Pass-through Certificates Series 2002-B bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Russell A. Burdelski	on behalf of Debtor Anthony J. Palombo Jr. Russ@BurdelskiLaw.com, russ.burdelski@gmail.com
Russell A. Burdelski	on behalf of Joint Debtor Cathy M. Palombo Russ@BurdelskiLaw.com russ.burdelski@gmail.com
Russell A. Burdelski	on behalf of Plaintiff Cathy M. Palombo Russ@BurdelskiLaw.com russ.burdelski@gmail.com
Russell A. Burdelski	on behalf of Plaintiff Anthony J. Palombo Jr. Russ@BurdelskiLaw.com, russ.burdelski@gmail.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 13